Certificate Number: 05781-PAE-DE-028690331

Bankruptcy Case Number: 16-18870



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 30, 2017</u>, at <u>1:00</u> o'clock <u>PM PST</u>, <u>Michael Carr</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: January 30, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>